

Amendments to the Specification:

Please amend ¶0001 as indicated by the following:

[0001] This application is related to concurrently filed, commonly assigned U.S. Pat. Appl. No. ~~—~~, 10/694,925, entitled “METHODS AND SYSTEMS FOR PROCESSING TRANSACTIONS FOR INTEGRATED CREDIT AND STORED-VALUE PROGRAMS,” by Justin Monk (Attorney Docket No. 020375-043600US), the entire disclosure of which is incorporated herein by reference for all purposes.